

Notice of Allowability	Application No.	Applicant(s)
	09/676,956	BUCHANAN ET AL.
	Examiner	Art Unit
	Nga B. Nguyen	3692

-- **The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTO-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to the communication filed on October 11, 2006.
2. The allowed claim(s) is/are 88-103 and 123-157.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 of the:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date 9/1/06
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application
6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION

1. This Office Action is the answer to the Amendment filed on October 11, 2006, which paper has been placed of record in the file.
2. Claims 88-103 and 123-157 are pending in this application.

Allowable Subject Matter/Reasons for Allowance

3. Claims **123, 124, and 141** are allowed over the prior arts cited records.

The closets prior arts are:

1) Geer (US 5,930,778) discloses a method for deposit processing at a central site a plurality of original checks deposited at a remote site with accompanying deposit information, comprising: the central system receiving information for a plurality of different deposit transactions with the deposit information including for each of the different deposit transactions a deposit account designation, and electronic check data and original check image data for at least one check to be deposited, wherein the deposit account designation for each of at least a subset of the plurality of deposit transactions is to a different bank of first deposit; the central system providing the electronic deposit data to a main accounting system for a bank of first deposit; sorting the associated received data; the central system transmitting associate electronic check data and the check image data directly or indirectly to a maker bank or a Federal Reserve Bank or a correspondent bank associated therewith.

2) Lowrey (US 6,189,785) discloses the central site identifying image data errors in the electronic check data received; if image data errors are identified in the electronic data, then sending an instruction to the remote site to correct the errors.

3) Hanaoka (US 6,257,783) discloses if no errors are identified, the central site sending endorsement and/or voiding authorization to the remote site.

4) Campell (US 5,373,550) discloses the central site receiving endorsed and voided check image data; associating the endorsed and voided check image data with the original check image data; and transmitting the endorsed and/or voided check image data directly or indirectly to a maker bank or a print site associated therewith.

5) Kitchen (US 6,289,322) discloses employing a central system is separate from the biller station, and float processing systems for the biller station to handle the bills on behalf of the biller.

Therefore, it is clear from the description of Geer, Lowrey, Hanaoka, Campell, and Kitchen above, that the prior arts do not consider the possibility of: wherein the central system is separate from MICR capture, deposit accounting, cash management, and float processing systems for a bank of first deposit; and the central system transmitting electronic check data and the check image data directly or indirectly to a maker bank, with this transmitting bypassing the MICR capture, deposit accounting, cash management, and float processing systems of the bank of first deposit, as included in claims 123, 124, and 141.

4. Claims (88-103), (125-140), and (142-157), are allowed because they are dependent claims of the allowable independents 123, 124, and 141 above, in that order.

Conclusion

5. Claims **88-103 and 123-157** are allowable.

6. Any inquiry concerning this communication or earlier communications from the examiner should be directed to examiner Nga B. Nguyen whose telephone number is (571) 272-6796. The examiner can normally be reached on Monday-Thursday from 9:00AM-6:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Richard E. Chilcot can be reached on (571) 272-6777.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703) 306-1113.

7. Any response to this action should be mailed to:

Commissioner of Patents and Trademarks
C/o Technology Center 3600
Washington, DC 20231

Or faxed to:

(703) 872-9306 (for formal communication intended for entry),
or
(571) 273-0325 (for informal or draft communication, please label
"PROPOSED" or "DRAFT").

Hand-delivered responses should be brought to Knox Building, 501 Dulany Street, Alexandria, VA, First Floor (Receptionist).

Art Unit: 3692

Nga Nguyen

NGA NGUYEN
PRIMARY EXAMINER

December 11, 2006